B1 (Offici	ial Form 1)	(1
M CD	. 1 4 ('C' 1' ''	_

United States Bankruptcy Court Northern District of Illinois				Voluntar	y Petition	
			Name of Joint Debtor (Spouse) (Last, First, Middle): Tabladillo, Maria Zenaida			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 8868	er I.D. (ITIN) No./Complete EIN	Last four digits (if more than o			expayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 1556 Yellowstond Drive	nd State)	1556 Yell	s of Joint Debtor (No. a owstond Drive	and Stre	eet, City, and Sta	nte
Streamwood, IL	ZIPCODE 60107	Streamwo	ood, IL			ZIPCODE 60107
County of Residence or of the Principal Place of Cook	Business:	County of Res	sidence or of the Principal	pal Pla	ce of Business:	
Mailing Address of Debtor (if different from street	et address):		ess of Joint Debtor (if o	differen	nt from street add	dress):
	ZIPCODE					ZIPCODE
Location of Principal Assets of Business Debtor ((if different from street address al	bove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 1006(☐ Filing Fee waiver requested (applicable to chattach signed application for the court's consideration fo	able to individuals only) Must atton certifying that the debtor is unable). See Official Form No. 3A. apter 7 individuals only). Must	code) Check Deckable Decheck Able A	Chapter 7 Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are prima debts, defined in §101(8) as "incuindividual primingersonal, family purpose." The box: Chapte btor is a small business btor is not a small business btor is not a small business at all applicable boxes plan is being filed with	Natur (Checurily con 11 U. urred b araily foot, or ho	S.C. yan or a busehold sebtors fined in 11 U.S.C. s defined in 11 U.S.C. to the less than \$2,19 betition.	one box) etition for of a Foreign ling etition for of a Foreign ceeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts 0,000
		I L Ac	ceptances of the plan vore classes, in accordan	ce with	licited prepetition 11 U.S.C. § 11	26(b).
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,000 50,000 100,0	1-	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000 to \$500 to \$1 bi million		More than \$1 billion	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,00 to \$500 to \$1 bi		More than \$1 billion	

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B1 (Official) Tag			21 Desc Main Page 2		
Voluntary Pet (This page must be	tition completed and filed in every case)	Name of Debtor(s): Victor C Tabladillo & Maria	Zenaida Tabladillo		
1	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	•	<u> </u>		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Exhib (To be completed if del			
	f debtor is required to file periodic reports (e.g., forms	(To be completed if det whose debts are primar			
	n the Securities and Exchange Commission pursuant to 0 of the Securities Exchange Act of 1934 and is requesting r 11)	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		/a/ Stayon A. Leohy	January 11 2010		
Exhibit A is	is attached and made a part of this petition.	X /s/ Steven A. Leahy Signature of Attorney for Debtor(s)	January 11, 2010 Date		
Does the debtor ow	Exhi or have possession of any property that poses or is alleged	ibit C	orm to public health or cafety?		
l <u> </u>		1 to pose a unear or miniment and identification	ailli to puone nearm or sarery.		
	xhibit C is attached and made a part of this petition.				
√ No					
Exhibit D If this is a joint pet	If this is a joint petition:				
		arding the Debtor - Venue			
₫	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this			
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this D	district.		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
	Landlord has a judgment for possession of debtor's reside	,)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

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Case 10-00827 Doc 1	Filed 01/11/10	Ent	ered 01/11/10 16:51:21	Desc Main
B1 (Official Form 1) (1/08)	Document		e 3 of 10	Page 3
Voluntary Petition	,		of Debtor(s):	
(This page must be completed and filed in eve			or C Tabladillo & Maria Zen	aida Tabladillo
	Signa	tures		
Signature(s) of Debtor(s) (Individu	ıal/Joint)		Signature of a Foreign R	tepresentative
I declare under penalty of perjury that the information is true and correct. [If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I m chapter 7, 11, 12, or 13 of title 11, United States Code.	y consumer debts and nay proceed under t, understand the relief	is true	re under penalty of perjury that the informand correct, that I am the foreign represeding, and that I am authorized to file this	entative of a debtor in a foreign
available under each such chapter, and choose to proce [If no attorney represents me and no bankruptey petitic petition] I have obtained and read the notice required by	on preparer signs the	(Checl	only one box.)	
I request relief in accordance with the chapter of title 1 Code, specified in this petition.	1, United States		I request relief in accordance with chapt Code. Certified copies of the documents rattached.	
			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A c recognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Victor C Tabladillo				
Signature of Debtor		X _		
		(5	ignature of Foreign Representative)	
X_/s/ Maria Zenaida Tabladillo				
Signature of Joint Debtor		_		
		(1	rinted Name of Foreign Representative))
Telephone Number (If not represented by attorney))			
_ January 11, 2010		_		
Date		(Date)	
Signature of Attorney*				
W/			Signature of Non-Attorney Po	etition Prenarer
/s/ Steven A. Leany			·	•
Signature of Attorney for Debtor(s)			are under penalty of perjury that: 1) I am ined in 11 U.S.C. § 110, 2) I prepared the	
STEVEN A. LEAHY 6273453 Printed Name of Attorney for Debtor(s)		and h	we provided the debtor with a copy of the	nis document and the notices
· · · · · · · · · · · · · · · · · · ·			formation required under 11 U.S.C. § 11 ales or guidelines have been promulgate	
The Law Office of Steven A.Leahy			a maximum fee for services chargeable	
Firm Name		prepa	ers, I have given the debtor notice of the	e maximum amount before any
150 North Michigan Avenue Address			nent for filing for a debtor or accepting a ed in that section. Official Form 19 is at	
Suite 1100 Chicago, IL 60601		requii		
Suite 1100 Cincago, IL 00001		<u></u>	IN I LOUIS CD. I. A. I.	n did n
_(312) 664-6649		Pillite	d Name and title, if any, of Bankruptcy	retition Preparet
Telephone Number				
_January 11, 2010		Socia	I Security Number (If the bankruptcy pe he Social Security number of the officer	tition preparer is not an individual,
Date	1	partn	er of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature certification that the attorney has no knowledge after an	re also constitutes a inquiry that the			
information in the schedules is incorrect.	1 3	Addı	ess	
Signature of Dobton (Comparation/Do	autmanahin)			
Signature of Debtor (Corporation/Pa I declare under penalty of perjury that the information	n provided in this petition			
is true and correct, and that I have been authorized to behalf of the debtor.	file this petition on	X		
benail of the debtor.				
The debtor requests relief in accordance with the chap	pter of title 11,	Date		
United States Code, specified in this petition. X			ature of bankruptcy petition preparer or on, or partner whose Social Security nur	
XSignature of Authorized Individual		assi	es and Social Security numbers of all ot ted in preparing this document unless th in individual:	her individuals who prepared or ne bankruptcy petition preparer is
Printed Name of Authorized Individual		If m	ore than one person prepared this documorming to the appropriate official form f	nent, attach additional sheets
Title of Authorized Individual			akruptcy petition preparer's failure to comply	-
Date		and i	he Federal Rules of Bankruptcy Procedure mosonment or both 11 U.S.C. §110; 18 U.S.C. §	ay result in fines or

B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Victor C Tabladillo & Maria Zenaida	
	Tabladillo	
In re_		Case No
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Victor C Tabladillo
VICTOR C TABLADILLO

Date: January 11, 2010

B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Victor C Tabladillo & Maria Zenaida	
	Tabladillo	
In re_		Case No
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor:	/s/ Maria Zenaida Tabladillo		
	MARIA ZENAIDA TABLADILLO		

Date: January 11, 2010

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Document

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ALLIED INTERSTATE 3000 CORPORATE EXCHANGE DR 5TH

COLUMBUS OH 43231

AMERICAN EXPRESS

PO BOX 6618

OMAHA, NE 68105-0618

AMERICAN GENERAL FINAN

3519 W LAKE ST

HSBC

PO BOX 5243

CAROL STREAM IL

MELROSE PARK, IL 60160

AMERICAN GENERAL FINAN

600 N ROYAL AVE

EVANSVILLE, IN 47715

ASSOCIATE RECOVERY

SYSTEMS PO BOX 46046

ESCONDID, CA 92046-9046

BAKER & MILLER

29 N. WACKER DRIVE 5TH FLOOR

CHICAGO, IL 60606-2854

BALLY TOTAL FITNESS 12440 E IMPERIAL HWY #30

NORWALK, CA 90650

BEST BUY REWARD ZONE

PO BOX 88000 BALTIMORE, MD

21288-0001

CAP ONE PO BOX 85520

RICHMOND, VA 23285

CAPITAL MANAGEMENT SERVICES

726 EXCHANGE ST SUITE 700

BUFFALO, NY 14210

CAPITAL ONE PO BOX 6492

CAROL STREAM, IL

60197-6492

CHASE

201 N WALNUT ST # DE1-10

WILMINGTON, DE 19801

CHASE

800 BROOKSEDGE BLVD

WESTERVILLE, OH 43081

CHASE

9601 MCALLISTER

FREEWAY

SAN ANTONIO, TX 78265

CHASE

PO BOX 15298

WILMINGTON, DE 19850

CHASE-PIER

PO BOX 15298

WILMINGTON, DE 19850

CITI

PO BOX 6241

SIOUX FALLS, SD 57117

CITIMORTGAGE INC

PO BOX 9438

GAITHERSBURG, MD 20898

DCFS USA LLC

36455 CORPORATE DR

FARMINGTON HILLS, MI 48331

DIMAND LAW OFFICES,

PC

5 EAST WILSON ST BATAVIA, IL 60510

DISCOVER FIN SVCS LLC

PO BOX 15316

WILMINGTON, DE 19850

FIRST MIDWEST BANK/NA 300 N HUNT CLUB RD

GURNEE, IL 60031

FIRST USA BANK N A 1001 JEFFERSON PLAZA

WILMINGTON, DE 19701

GEMB/ABT TV

PO BOX 981439 EL PASO, TX 79998 GEMB/GAP PO BOX 981400 EL PASO, TX 79998 GEMB/OLD NAVY PO BOX 981400 **EL PASO, TX 79998**

GEMB/SAMS CLUB PO BOX 981400

EL PASO, TX 79998

GMAC MORTGAGE PO BOX 4622

WATERLOO, IA 50704

HSBC BANK PO BOX 5253

CAROL STREAM, IL 60197

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HSBC/CARSN HSBC/GLYNS HSBC/BSBUY PO BOX 15519 PO BOX 15521 PO BOX 703

WILMINGTON, DE 19850 WILMINGTON, DE 19805 WOOD DALE, IL 60191

LTD FINANCIAL HSBC/RS KAY JEWELERS 90 CHRISTIANA RD 375 GHENT RD 7322 SOUTHWEST NEW CASTLE, DE 19720 **AKRON, OH 44333**

FREEWAY SUITE 1600 HOUSTON, TX 77074

LVNV FUNDING LLC LTD FINANCIAL SVCS LP MCYDSNB

7322 SOUTHWEST FWY STE 1 PO BOX 740281 9111 DUKE BLVD HOUSTON, TX 77074 HOUSTON, TX 77274 **MASON, OH 45040**

MRS ASSOCIATES **NBGL-CARSONS** NCO FIN/22

1930OLNEY 140 W INDUSTRIAL DR 507 PRUDENTIAL RD CHERRY HILL NJ 08003 ELMHURST, IL 60126 HORSHAM, PA 19044

NCO FINANCIAL NCO FINANCIAL SYSTEMS NICOR GAS

PO BOX 4907 1844 FERRY ROAD PO BOX 4906

DEPT 64 TRETON, NJ 08650-4909 NAPERVILLE, IL 60563 TRENTON NJ 08650

NORTHLAND GROUP NORTHLAND GROUP INC. **NORTHWEST**

PO BOX 390846 PO BOX 390846 **ORTHONDONTICS**

MINNEAPOLIS MN 55439 MINNEAPOLIS MN 55439 820 S BAAAARTLETT ROD

STREAMWOOD, IL 60107

OMS PENTAGROUP FINANCIAL, LLC **PEOPLESENE**

PO BOXX 1991 35A RUST LANE 130 E. RANDOLPH DRIVE BOERNE TX 78006-8202 **SOUTHGATE MI 48195** CHICAGO, IL 60601

PRINCIPAL RESIDENTL PNC MORTGAGE PNC BANK

1001 S WASHINGTON ST 6 N MAIN ST MT

NAPERVILLE, IL 60540 DAYTON, OH 45402 711 HIGH ST DES MOINES, IA 50392

ROGERSHOLL S L M FINANCIAL CORP **RNB-FIELDS3**

PO BOX 9475 P.O. BOX 981400 C145 6000 COMMERCE PKWY MINNEAPOLIS, MN 55440 **EL PASO, TX 79998** STE A

MOUNT LAUREL, NJ 08054

SALLIE MAE SEARS/CBSD TARGET NATIONAL

11100 USA PARKWAY PO BOX 6189 **BANK**

FISHERS, IN 46037 PO BOX 59317 SIOUX FALLS, SD 57117 MINNEAPOLIS, MN

55459-0317

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TNB - TARGET TRANSWORLD SYSTEMS
PO BOX 673
TRANSWORLD SYSTEMS
9525 SWEET VALLEY DRIVE
COLLECTION

MINNEAPOLIS, MN 55440 VALLEY VIEW OH 44125 1375 EAST WOODFIELD

RD 110

SCHAUMBURG, IL 60173

UNVL/CITI WASHINGTON MUTUAL FA WFFINANCE
PO BOX 6241 PO BOX 1093 800 WALNUT ST

SIOUX FALLS, SD 57117 NORTHRIDGE, CA 91328 DES MOINES, IA 50309

WFNNB/CRATE AND BARREL WFNNB/EXPRESS WFNNB/LIMITED PO BOX 2974 4590 E BROAD ST PO BOX 330066

SHAWNEE MISSION, KS 66201 COLUMBUS, OH 43213 NORTHGLENN, CO 80233